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**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Cynthia Walsh,

Debtor,

Chase Bank USA, N.A.,

Plaintiff,

v.

Cynthia Walsh,

Defendant.

Chapter 7

Case No. 08-24490

Adversary No.

**COMPLAINT TO DETERMINE
DISCHARGEABILITY OF
DEBT: U.S.C. § 523(a)(2)(A) and (C)**

NOTICE: this is a Complaint alleging that the Defendant has committed fraud against the Plaintiff in connection with the use of a credit account. The Defendant is strongly urged to review it with an attorney. The Defendant may qualify for free or low cost legal assistance. Please contact the State Bar Association for information.

Plaintiff alleges:

I. PARTIES AND JURISDICTION

1. This adversary proceeding is brought under U.S.C. §523(a)(2)(A) and (C).

**1- COMPLAINT TO DETERMINE
DISCHARGEABILITY OF DEBT**



40320050

2. Plaintiff, a foreign corporation licensed to do business in the State of Illinois with all licenses paid, and otherwise is entitled to bring this action, is a creditor in this case.

3. Defendant filed a Chapter 7 bankruptcy petition on 09/16/2008.

4. The Court has jurisdiction under 28 U.S.C. §§157 and 1334, and 11 U.S.C. §523.

5. This is a core proceeding.

II. CAUSE OF ACTION

6. Defendant entered into a written contract with Plaintiff for an open end consumer credit card plan under Account No. XXXXXXXXXXXXXXXXXXXXX9327 ("Account").

7. As of the petition date, Defendant owed \$22,954.68 on the Account.

8. Between 06/16/2008 and 09/16/2008, the Defendant incurred \$7,018.00 in retail charges on the Account (Charges). Of the Account balance, \$7,018.00 of Charges were incurred within 70/90 days of the bankruptcy filing for luxury goods and/or services and/or cash advances for consumer credit. These charges are presumed to be nondischargeable. [See Transaction History, attached as Exhibit A.]

9. The totality of the circumstances when the Charges were incurred shows that Defendant did not intend to repay the Charges:

9.1 the Charges were incurred near the date of the bankruptcy filing;

9.2 the Defendant was in poor financial condition;

9.3 the response to Statement of Financial Affairs, Questions 1 and 2, indicates an average yearly income of about \$50,000 per year in the three years prior to the bankruptcy filing;

9.4 the amount charged is high;

9.5 there are numerous charges in a short period of time;



9.6 multiple Charges were incurred on the same day;

9.7 bankruptcy counseling was sought on or about 9/8/2008;

9.8 based on the monthly income, monthly living expenses, and circumstances disclosed in the Schedules and Statement of Financial Affairs, no disposable income was available to pay the minimum monthly requirement on unsecured debt;

9.9 the minimum monthly payment on the \$1,460,000 of scheduled unsecured debt (based on a required minimum monthly payment on each account of 2% - 3%) exceeded \$43,800 per month before the petition was filed;

9.10 the Statement of Financial Affairs indicates that no losses from fire, theft, or gambling were incurred for the one year before the petition was filed.

9.11 other unsecured credit was also utilized; and,

9.12 there were not sufficient liquid assets that could have been used to service unsecured debt.

10. Charges were incurred when Defendant could not pay existing financial obligations as they became due.

11. By incurring the Charges on the Account, Defendant represented an intention to repay them.

12. Defendant obtained money from the Plaintiff through fraud and false pretenses, false representations and/or actual fraud.

13. Defendant had a specific intent to defraud Plaintiff by accepting the benefits of the charges without intending to repay them.

14. Defendant's actions constitute material misrepresentations of the facts.



15. Defendant intended for Plaintiff to rely on those misrepresentations.

16. Plaintiff justifiably relied on Defendant's misrepresentations which induced it to lend money to Defendant.

17. The Charges were incurred for consumer debt.

18. Defendant's conduct has damaged Plaintiff in the amount of \$7,018.00.

19. Defendant should be denied a discharge of Plaintiff's claim in the amount of \$7,018.00.

III. PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for:

1. A monetary judgment in the amount of \$7,018.00, including accrued interest to the petition filing date, plus contract rate interest to date of judgment, to continue to accrue post-judgment;

2. An Order of nondischargeability under 11 U.S.C. § 523 (a)(2)(A), and (C);

3. An award of reasonable attorney fees and costs; and

4. Additional relief as may be just and equitable.

DATED: 12/3, 2008

WEINSTEIN & RILEY, P.S.

By

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ADVERSARY PROCEEDING COVER SHEET <small>(Instructions on Reverse)</small>		ADVERSARY PROCEEDING NUMBER
PLAINTIFFS Chase Bank USA, N.A.		DEFENDANTS CYNTHIA WALSH
ATTORNEYS (Firm Name, Address, and Telephone No.) Richard S. Ralston Weinstein & Riley, P.S. 2001 Western Avenue, Suite 400 Seattle, WA 98121 206-269-3490		ATTORNEYS (If Known) C DAVID WARD ATTORNEY AT LAW 2756 ROUTE 34 OSWEGO, IL 60543 630-585-3164
PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) Claim for Nondischargeability of Debt pursuant to § 523(a)(2)		
NATURE OF SUIT <small>(Number the cause of action starting with 1. If more than one cause of action is asserted, list them as 1, 2, 3, etc.)</small>		
FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11- Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12- Recovery of money/property - §547 preference <input type="checkbox"/> 13- Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14- Recovery of money/property – other FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21- Validity, priority or extent of lien or other interest in property FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31- Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41- Objection / Revocation of discharge - §727(c),(d),(e) FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51- Revocation of confirmation FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a),(1),(14),(14A) priority tax claims <input checked="" type="checkbox"/> 62-Dischargeability - §523(a)(2) false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column)		FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61- Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68- Dischargeability - §523(a)(6), willful and malicious injury <input type="checkbox"/> 63- Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64- Dischargeability - §523(a)(15), divorce/sep property settlement/decrece <input type="checkbox"/> 65- Dischargeability – other FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71- Injunctive relief – reinstatement of stay <input type="checkbox"/> 72- Injunctive relief – other FRBP 7001(8) – Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) – Declaratory Judgement <input type="checkbox"/> 91- Declaratory Judgement FRBP 7001(10) – Determination of Removed Action <input type="checkbox"/> 01- Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78AAA <i>et seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)
<input type="checkbox"/> Check if this case involves a substantive issue of state law.	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$7,018.00	
Other Relief Sought		



NAME OF DEBTOR CYNTHIA WALSH		BANKRUPTCY CASE NO. 08-24490
DISTRICT IN WHICH CASE IS PENDING NORTHERN	DIVISIONAL OFFICE CHICAGO	NAME OF JUDGE BRUCE W. BLACK
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISIONAL OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)		
DATE December 2, 2008	PRINT NAME OF ATTORNEY (OR PLAINTIFF) Richard S. Ralston	

INSTRUCTIONS

The filing of the bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also complete and file Form 104, the Adversary Proceeding Cover Sheet, if it is required by the court. In some courts, the cover sheet is not required when the adversary proceeding is filed electronically through the court's Case Management/Electronic Case Files (CM/ECF) system. (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on our court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Parties. Give the name of the parties to the adversary proceeding exactly as they appear on the complaint. Give the names and addresses of the attorneys if known.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.



Account Holder Information					
Account Holder 1			Account Holder 2		
Name:	CINDY WALSH		Name:		
Address:	404 KNIGHTS BRIDGE CT		Address:		
City\State\Zip	OSWEGO, IL 60543-8733		City\State\Zip		
SSN:	-0080		SSN:		

Statement Facsimile					
Account Number:			-9327		
Statement Date: 10/4/2008		Current Balance: \$22,954.68		Credit Limit: \$25,000.00	
Posting Date	Reference	Transaction Date	Description	CR	Amount
09/22/2008	24692168265000320720 806	09/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
09/18/2008	24418008261261044501 204	09/16/2008	STANDARD PRK HURON-ST CLACHICA	D	\$10.00
09/17/2008	24164078260799260660 162	09/16/2008	BP OIL 03201126 OSWEG	D	\$100.00
09/17/2008	24164078260217013770 022	09/15/2008	Dominicks Stor00031153 NAPER	D	\$53.39
09/16/2008	24164078259799258160 053	09/14/2008	BP OIL 03201126 OSWEG	D	\$11.41
09/10/2008	24233378253004010179 641	09/09/2008	HP HOME STORE 888-9	D	\$186.98
09/10/2008	24445008253450525066 442	09/08/2008	OFFICE MAX OSWEG	D	\$5.72
09/09/2008	24445008253449883731 530	09/08/2008	STEIN-MART #0182 WHEAT	D	\$260.65
09/08/2008	24164078251217013660 364	09/06/2008	Dominicks Stor00031153 NAPER	D	\$31.92
09/07/2008	24445738250446663323 723	09/05/2008	MACY*S EAST #263 MANCH	D	\$9.86
09/07/2008	24445738250446663323 806	09/05/2008	MACY*S EAST #263 MANCH	D	\$17.30
09/07/2008	24445008250446965548 215	09/05/2008	MEIJER #239 OSWEG	D	\$84.31
09/07/2008	24610438250072015358 302	09/05/2008	CACHE #231 AUROR	D	\$15.16
09/07/2008	24445008250446965548 397	09/05/2008	MEIJER #239 OSWEG	D	\$127.78
09/04/2008		09/04/2008	PURCHASE *FINANCE CHARGE*	D	\$160.08
09/04/2008	24164078247217014101 092	09/02/2008	Dominicks Stor00019570 OSWEG	D	\$19.59
09/04/2008	24445008247443228209 681	09/02/2008	OFFICE MAX OSWEG	D	\$30.28
09/03/2008	74399008246295100680 773	09/02/2008	BEST BUY MHT 00003103 AUROR	C	(\$134.22)
09/03/2008	24610438246004009315 672	09/01/2008	KMART 3328 NEW L	D	\$121.88
09/03/2008	24164058246378003067 653	09/01/2008	EXXONMOBIL 88911789 NAPER	D	\$58.09

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Folio*

08/31/2008	24455018242141014375 069	08/28/2008	WAL-MART #3400	OSWEG	D	\$80.03
08/29/2008		08/29/2008	AUTOMATIC PAYMENT - THANK YOU		C	(\$395.00)
08/29/2008	74537868242032509110 464	08/28/2008	CASEY'S MILTON	MILTO	D	\$18.48
08/29/2008	24224438242010004542 899	08/27/2008	LORENZOS BISTRO IN AUROR		D	\$224.25
08/28/2008	24733098241200051500 281	08/27/2008	ANIMAL CARE CENTER MINOO		D	\$109.10
08/28/2008	24445008240434421918 399	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$75.00
08/28/2008	24445008240434421918 134	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$45.70
08/28/2008	24445008240434421918 217	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$28.39
08/27/2008	24717058240132400930 718	08/26/2008	PHOTOGRAPHY BY FELTES AUROR		D	\$365.00
08/26/2008	24498908238701261570 634	08/25/2008	NARIHO DOMO 77	AUROR	D	\$215.00
08/25/2008	24445008238431195158 800	08/24/2008	PARKER'S PAPA'S	CULVE	D	\$58.74
08/25/2008	24610438237004077906 593	08/23/2008	MINOOKA CITGO	Q39 MINOO	D	\$61.23
08/24/2008	74479328235072016438 259	08/22/2008	DELTA MEADOWVALE RES & COMISSI		D	\$206.27
08/22/2008	24692168234000677164 085	08/21/2008	NAPSTER*ID 809149607	800-8	D	\$14.95
08/20/2008	24765018233207000870 136	08/19/2008	ENZO SALON & SPA	OSWEG	D	\$47.00
08/20/2008	24445008232424384613 541	08/18/2008	MEIJER #239	OSWEG	D	\$150.03
08/20/2008	24445008232424384613 624	08/18/2008	MEIJER #239	OSWEG	D	\$75.00
08/18/2008	24399008230295090071 184	08/16/2008	BEST BUY MHT 00003103 AUROR		D	\$134.22
08/17/2008	24323018229541510019 474	08/15/2008	HOULIHAN'S #004	OAKBR	D	\$33.00
08/17/2008	24110398229207355800 245	08/15/2008	WINDY CITY PIZZA	63090	D	\$32.88
08/10/2008	24418008222222052926 301	08/08/2008	STANDARD PRK HURON-ST CLACHICA		D	\$10.00
08/10/2008	24610438221004073096 991	08/07/2008	COURTYARD BY MARRIOTT- MARMARIN		D	\$39.36
08/10/2008	24761978221559220031 607	08/07/2008	USA PETROLEUM #0098 MARIN		D	\$14.35
08/08/2008	24164078220018663756 827	08/07/2008	ENTERPRISE RENT-A-CAR A	LOS	D	\$211.83
08/08/2008	24750308220208222985 709	08/06/2008	LA BITE	310-4	D	\$33.24
08/08/2008	24164078220217013821 915	08/06/2008	Dominicks Stor00019570	OSWEG	D	\$13.47

08/07/2008	24445008219408306661 909	08/06/2008	MEIJER #239	OSWEG	D	\$100.16
08/04/2008		08/04/2008	PURCHASE *FINANCE CHARGE*		D	\$148.59
08/03/2008	24445008214402019031 075	07/31/2008	MEIJER #239	OSWEG	D	\$192.97
08/01/2008	24164078213799212490 138	07/30/2008	BP OIL 03201126	OSWEG	D	\$97.09
07/29/2008		07/29/2008	AUTOMATIC PAYMENT - THANK YOU		C	(\$377.00)
07/23/2008	24610438204004013342 795	07/22/2008	ALLIED WASTE SVCS-DIV 480800 -4		D	\$96.00
07/23/2008	24445008204389070993 867	07/21/2008	MEIJER #239	OSWEG	D	\$70.82
07/23/2008	74610438204010177289 230	07/21/2008	THE HOME DEPOT 1975 OSWEG		C	(\$218.93)
07/23/2008	24610438204010177289 243	07/21/2008	THE HOME DEPOT 1975 OSWEG		D	\$260.33
07/22/2008	24692168203000015439 485	07/21/2008	NAPSTER*ID 809149607 800-8		D	\$14.95
07/21/2008	24071058202987185539 919	07/19/2008	YMCA CAMP TECUMSEH INC BROOK		D	\$10.00
07/21/2008	24164078202799201910 131	07/19/2008	BP OIL 03201126	OSWEG	D	\$61.01
07/20/2008	24110398201207355000 327	07/18/2008	WINDY CITY PIZZA 63090		D	\$20.98
07/20/2008	24445008200383987721 945	07/18/2008	MEIJER #239	OSWEG	D	\$61.52
07/18/2008	24445008199382359919 650	07/16/2008	WALGREENS #5824	OSWEG	D	\$23.87
07/18/2008	24231688199207088500 629	07/16/2008	54TH STREET GRILL GLEN		D	\$31.77
07/17/2008	24164078198799197460 469	07/15/2008	BP OIL 01103647	HOFFM	D	\$61.16
07/17/2008	24164078198217013590 690	07/15/2008	Dominicks Stor00019570	OSWEG	D	\$35.64
07/17/2008	24445008198381389377 849	07/15/2008	MEIJER #239	OSWEG	D	\$27.63
07/16/2008	24445008197379792342 518	07/14/2008	WALGREENS #4779	MONTG	D	\$33.19
07/11/2008	24445008192373372427 802	07/09/2008	OFFICE MAX	OSWEG	D	\$4.84
07/10/2008	24399008191295070931 131	07/09/2008	BEST BUY 00011700	OSWEG	D	\$153.35
07/09/2008	24164078190799189380 103	07/07/2008	BP OIL 03201126	OSWEG	D	\$100.00
07/04/2008		07/04/2008	PURCHASE *FINANCE CHARGE*		D	\$130.40
07/02/2008	24299168183904991917 847	07/01/2008	JCPENNEY STORE 2928 MONTG		D	\$121.51
07/01/2008	24692168182000434698 583	06/30/2008	INTERVAL TRA*Renewals 800-8		D	\$336.00
07/01/2008	24493988183401063099 997	06/30/2008	LUCY@NAPERVILLE	NAPER	D	\$201.59

07/01/2008	24445008183361605154 450	06/30/2008	OBERWEIS DAIRY OSW Q33 OSWEG	D	\$17.74
06/30/2008	24164078181953100141 620	06/29/2008	PERKINS 00523704 SOUTH	D	\$24.89
06/29/2008		06/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$327.00)
06/29/2008	24164078180799179750 259	06/27/2008	BP OIL 03201126 OSWEG	D	\$88.76
06/26/2008	24164078177217013380 626	06/24/2008	Dominicks Stor00019570 OSWEG	D	\$29.41
06/23/2008	24423638174350529209 608	06/21/2008	SPEEDWAY 5384 MOKEN	D	\$10.87
06/22/2008	24692168173000473060 233	06/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
06/22/2008	24164078173799172800 092	06/20/2008	BP OIL 03201126 OSWEG	D	\$100.00
06/22/2008	24231688172006000003 741	06/20/2008	JIFFY LUBE #2566 MONTG	D	\$61.86
06/22/2008	24164078172217013331 848	06/19/2008	Dominicks Stor00019570 OSWEG	D	\$141.25
06/22/2008	24639238172400007300 048	06/19/2008	TOP NOTCH KENNELS, INC OSWEG	D	\$758.00
06/19/2008	24046248170090000022 273	06/18/2008	NAPERVILLE DUPAGE TAXI NAPER	D	\$67.00
06/19/2008	24761978170273169010 298	06/17/2008	BODY SHOP-130 MYRTL	D	\$15.52
06/19/2008	24692168170000069489 054	06/17/2008	DELIAS-COASTALGRAND268 MYRTL	D	\$26.22
06/18/2008	24224438170020006323 541	06/17/2008	FIREHOUSE SUBS - M MYRTL	D	\$44.11
06/18/2008	24610438169072011073 855	06/17/2008	BILO #116 MYRTL	D	\$19.71
06/18/2008	24445008170344805783 182	06/17/2008	BELK #244 MYRTL	D	\$71.40
06/18/2008	24445008170344805783 265	06/17/2008	BELK #244 MYRTL	D	\$47.71
06/18/2008	24073148169900018857 513	06/16/2008	THE MELTING POT 843-6	D	\$126.77
06/18/2008	24445008169343984826 294	06/16/2008	CVS PHARMACY #3567 Q03 MYRTL	D	\$34.54
06/15/2008	24226388166360882370 310	06/13/2008	WM SUPERCENTER MYRTL	D	\$85.67
06/11/2008	24610438162004100715 291	06/09/2008	THE PANTRY # 431 Q39 MYRTL	D	\$72.61
06/10/2008	24427338161720005069 213	06/09/2008	FOOD LION #0100 MYRTL	D	\$20.58
06/09/2008	24164078160217013220 011	06/07/2008	DOMINICKS FUEL10019578 OSWEG	D	\$52.74
06/08/2008	24717058158641580815 234	06/05/2008	FOX VALLEY AUTO SPA INC OSWEG	D	\$7.50
06/08/2008	24610438158004009346 103	06/05/2008	KMART 9218 LOCKP	D	\$19.53

06/08/2008	24326848158732000050	06/05/2008	FARM AND FLEET/MONTGOMRY MONTG	D	\$27.82
06/06/2008	24761978158277157010	06/05/2008	PORTILLO'S #24 Q04 OSWEG	D	\$8.99
06/04/2008		06/04/2008	PURCHASE *FINANCE CHARGE*	D	\$119.44
06/04/2008	24692168155000293798	06/03/2008	Amazon.com AMZN.	D	\$31.49
06/04/2008	24226388155360437328	06/03/2008	WM SUPERCENTER OSWEG	D	\$13.69
06/02/2008	24492808153522892067	06/01/2008	PILOT Minoo	D	\$75.00
06/02/2008	24492158153849500980	05/31/2008	PAYPAL *STERLINMARR 402-9	D	\$158.71
05/30/2008	24498908150980002298	05/28/2008	LEXUS OF NAPERVILLE NAPER	D	\$50.63
05/29/2008		05/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$300.00)
05/29/2008	24792628149624475659	05/27/2008	SOUTHWESTAIR5262307026089D	D	\$5.00
05/29/2008	24164078149799148200	05/27/2008	AMOCO OIL 03201126 OSWEG	D	\$62.31
05/29/2008	24792628149624476388	05/27/2008	SOUTHWESTAIR5260122454695D	D	\$150.00
05/27/2008	24455018147141011543	05/26/2008	WAL-MART #3400 OSWEG	D	\$293.77
05/26/2008	24610438146010179853	05/24/2008	THE HOME DEPOT 1975 OSWEG	D	\$220.89
05/26/2008	24610438146010179853	05/24/2008	THE HOME DEPOT 1975 OSWEG	D	\$12.11
05/26/2008	24445008146314099296	05/24/2008	OFFICE MAX OSWEG	D	\$20.15
05/25/2008	24323018145250896010	05/24/2008	THE UPS STORE #1387 OSWEG	D	\$10.85
05/25/2008	24164078144217013060	05/22/2008	DOMINICKS FUEL10019578 OSWEG	D	\$75.00
05/22/2008	24692168142000830857	05/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
05/22/2008	24164078142217013030	05/20/2008	Dominicks Stor00019570 OSWEG	D	\$55.58
05/16/2008	24326848136732000035	05/14/2008	FARM AND FLEET/MONTGOMRY MONTG	D	\$53.55
05/14/2008	24492798134409001401	05/13/2008	JEWEL-OSCO 3138 OSWEG	D	\$59.58
05/13/2008	24455018133141009464	05/11/2008	WAL-MART #3400 OSWEG	D	\$15.94
05/12/2008	24164078132799131320	05/10/2008	AMOCO OIL 03201126 OSWEG	D	\$69.33
05/12/2008	24492798132409002176	05/10/2008	JEWEL-OSCO #3178 NEW L	D	\$26.64
05/09/2008	24445008130292359745	05/08/2008	ALL ABOUT YOU HAIR AND MAOSWEG	D	\$72.00
05/04/2008		05/04/2008	PURCHASE *FINANCE CHARGE*	D	\$113.26

05/04/2008	24224438125040008018	05/03/2008	MURPHY7442ATWALMRT OSWEG	D	\$95.89
05/04/2008	24455018124141012837 451	05/03/2008	WAL-MART #3400 OSWEG	D	\$33.05
05/02/2008	24610438122004097325 327	05/01/2008	GREENE VALLEY CITGOQ39 NAPER	D	\$18.97
04/29/2008		04/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$290.00)
04/27/2008	24445008117276155310 958	04/26/2008	MEIJER #239 OSWEG	D	\$78.09
04/22/2008	24692168112000261520 764	04/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
04/21/2008	24610438111004072908 009	04/19/2008	MINOOKA CITGO Q39 MINOO	D	\$94.92
04/18/2008	24445008108264380696 632	04/17/2008	MEIJER #239 Q01 OSWEG	D	\$62.21
04/18/2008	74445008108264380696 710	04/17/2008	MEIJER #239 Q01 OSWEG	C	(\$5.56)
04/17/2008	24610438107004089324 261	04/16/2008	GREENE VALLEY CITGOQ39 NAPER	D	\$36.00
04/13/2008	24423638103257761448 560	04/11/2008	SPEEDWAY 7887 Q64 INDIA	D	\$57.12
04/09/2008	24164078099799098690 156	04/07/2008	AMOCO OIL 03201126 OSWEG	D	\$62.60
04/07/2008	24761978097510382011 292	04/05/2008	RAINFORST-DISNEY AML LAKE	D	\$20.81
04/07/2008	24761978097510935016 137	04/05/2008	RAINFORST-DISNEY AML LAKE	D	\$118.94
04/04/2008		04/04/2008	PURCHASE *FINANCE CHARGE*	D	\$108.65
04/03/2008	24692168093000954685 646	04/02/2008	PEN*FDIC/FIRE ENGINEER 800- 3	D	\$540.00
04/01/2008	24164058091378003146 792	03/30/2008	EXXONMOBIL 77779981 NAPER	D	\$75.00
03/30/2008	24445008089240220402 657	03/29/2008	MEIJER INC #169 Q01 BOLIN	D	\$39.42
03/30/2008	74692168088000354088 500	03/28/2008	ONSTAR SUBSCRIPTION 888 -4	C	(\$22.11)
03/30/2008	24013398088020545433 316	03/27/2008	GUSTAFSON EYE CARE INC OSWEG	D	\$211.00
03/28/2008		03/28/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$269.00)
03/23/2008	24692168081000638064 329	03/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
03/23/2008	24455018082141014878 115	03/21/2008	WAL-MART #3400 OSWEG	D	\$118.51
03/16/2008	24164078074799074940 061	03/14/2008	AMOCO OIL 03201126 OSWEG	D	\$56.47
03/14/2008	24610438073004008690 123	03/12/2008	KMART 7399 MONTG	D	\$62.55
03/10/2008	24164078069799068320 111	03/08/2008	AMOCO OIL 03201126 OSWEG	D	\$82.06

03/09/2008	24692168067000014996	03/07/2008	CLKBANK*COM YXNXGGLD	D	\$39.90
	274		800-3		
03/04/2008		03/04/2008	PURCHASE *FINANCE CHARGE*	D	\$102.92
03/02/2008	24445008061204332858	02/29/2008	MEIJER #239 Q01 OSWEG	D	\$177.49
	208				
03/02/2008	24445738061203523197	02/29/2008	MACY*S NORTH #0063	D	\$86.19
	667		AUROR		
02/29/2008		02/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$222.00)
02/29/2008	24692168059000048818	02/28/2008	ONSTAR SUBSCRIPTION 888-4	D	\$18.95
	510				
02/28/2008	24164078058217012160	02/26/2008	Dominicks Stor00019570 OSWEG	D	\$69.34
	288				
02/28/2008	24164078058799057300	02/26/2008	AMOCO OIL 03201126 OSWEG	D	\$86.64
	127				
02/24/2008	24455018054141011874	02/23/2008	WAL-MART #3400 OSWEG	D	\$34.09
	525				
02/22/2008	24692168052000329143	02/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
	866				
02/22/2008	24445008052192760091	02/20/2008	WALGREENS #5824 Q03 OSWEG	D	\$73.96
	643				
02/17/2008	24692168046000678063	02/15/2008	AWL*PRENTICE HALL 800-9	D	\$104.55
	201				
02/17/2008	24316058047548305010	02/15/2008	SHELL OIL 27441030601 NAPER	D	\$75.00
	886				
02/17/2008	24326848046732001515	02/14/2008	FARM AND FLEET/MONTGOMRY MONTG	D	\$99.36
	512				
02/15/2008	24423638045183911235	02/13/2008	7-ELEVEN 32334 Q05 AUROR	D	\$15.61
	536				
02/15/2008	24326848045892016100	02/13/2008	FIRE PROTECTION PUBL-OSU STILL	D	\$72.00
	303				
02/14/2008	24492798044409001519	02/13/2008	JEWEL-OSCO #3102 YORKV	D	\$54.76
	805				
02/14/2008	24226388044360086986	02/13/2008	WM SUPERCENTER OSWEG	D	\$53.65
	240				
02/13/2008	24445008043181314317	02/11/2008	MEIJER #239 Q01 OSWEG	D	\$95.24
	044				
02/10/2008	24445008040176640863	02/08/2008	GIORDANOS OF OSWEGO OSWEG	D	\$24.67
	722				
02/07/2008	24692168037000524676	02/06/2008	TWX*THIS OLD HOUSE 800-8	D	\$40.00
	330				
02/07/2008	24792628037206258500	02/06/2008	DON C KALANT SR. DDS & A NAPER	D	\$1,248.00
	024				
02/04/2008		02/04/2008	PURCHASE *FINANCE CHARGE*	D	\$92.83
01/29/2008		01/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$215.00)
01/29/2008	24692168028000526442	01/28/2008	ONSTAR SUBSCRIPTION 888-4	D	\$3.16
	997				
01/28/2008	24445008027161398136	01/27/2008	MEIJER #239 Q01 OSWEG	D	\$63.98
	346				
01/27/2008	24164078025217011830	01/24/2008	Dominicks Stor00019570 OSWEG	D	\$85.63
	311				

01/25/2008	24164078024799023090	01/23/2008	AMOCO OIL	01270628	YORKV	D	\$81.16
	118						
01/25/2008	24270748023300205640	01/23/2008	RIVER HEIGHTS VET CLINIC 630-			D	\$276.60
	141		5				
01/22/2008	24692168021000838599	01/21/2008	NAPSTER*ID 809149607	800-8		D	\$14.95
	119						

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